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## @theU UniBucks Process

The screenshot shows a Microsoft Internet Explorer window displaying the @theU website. The address bar shows the URL <http://www.atheu.com/>. The page features a large banner with the text "Welcome to @theU" and "Earn as you learn...". To the right of the banner, a sidebar lists services: Financial Aid Office, Career Center, Admissions, and Road Trip. Below the banner, there are links for Campus Store, Event Center, ATM, and Campus Newspaper. A "Services" section lists various options under each category. A "First time visitors—sign up! It's free!" button is visible. At the bottom, there is a login form for "Campus Store and ATM!" with fields for "Username" and "Password". The status bar at the bottom of the browser window shows the URL [http://www.atheu.com/financial\\_aid/index.asp](http://www.atheu.com/financial_aid/index.asp).

@theU Homepage

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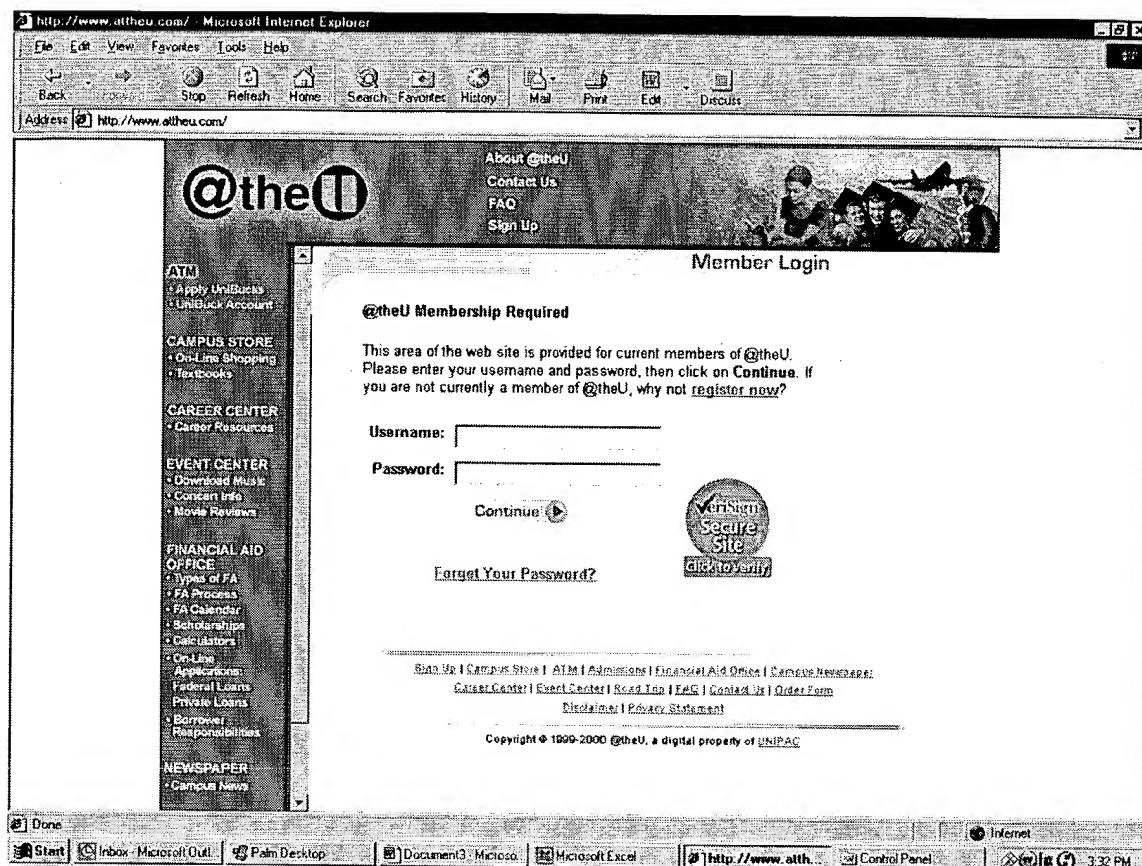
## @theU UniBucks Process

The screenshot shows a Microsoft Internet Explorer window displaying the @theU Campus Store homepage. The address bar shows the URL: http://www.test.theu.com/campus\_store/. The page features a banner with the @theU logo and navigation links for About @theU, Contact Us, FAQ, and Sign Up. Below the banner, there's a section titled "Campus Store" with a brief description of the service and a thumbnail image of a shopping cart. To the left, a vertical sidebar lists various services: CAMPUS STORE (Dry-Line Shopping, Textbooks), CAREER CENTER (Career Resources), EVENT CENTER (Download Music, Concert Info, Movie Reviews), FINANCIAL AID OFFICE (Types of FA, FA Process, FA Contacts, Scholarships, Calculators, On-Line Applications, Federal Loans, Private Loans, Borrower Responsibilities), NEWSPAPER (Campus News), and ROAD TRIP (Travel Plans). At the bottom of the page, there are links for Shopping Mall, Textbooks, and a VeriSign Secure Site seal. The footer contains copyright information and links to other @theU services like ATM, Admissions, Financial Aid Office, and Campus Newspaper.

Campus Store: @theU members can purchase name-brand products from a wide variety of merchants through the Shopping Mall and Textbook area in the Campus Store. Members will earn up to 5% of the purchase price in UniBucks. UniBucks can be applied to reduce their current or future student loan obligation at UNIPAC or any other servicer.

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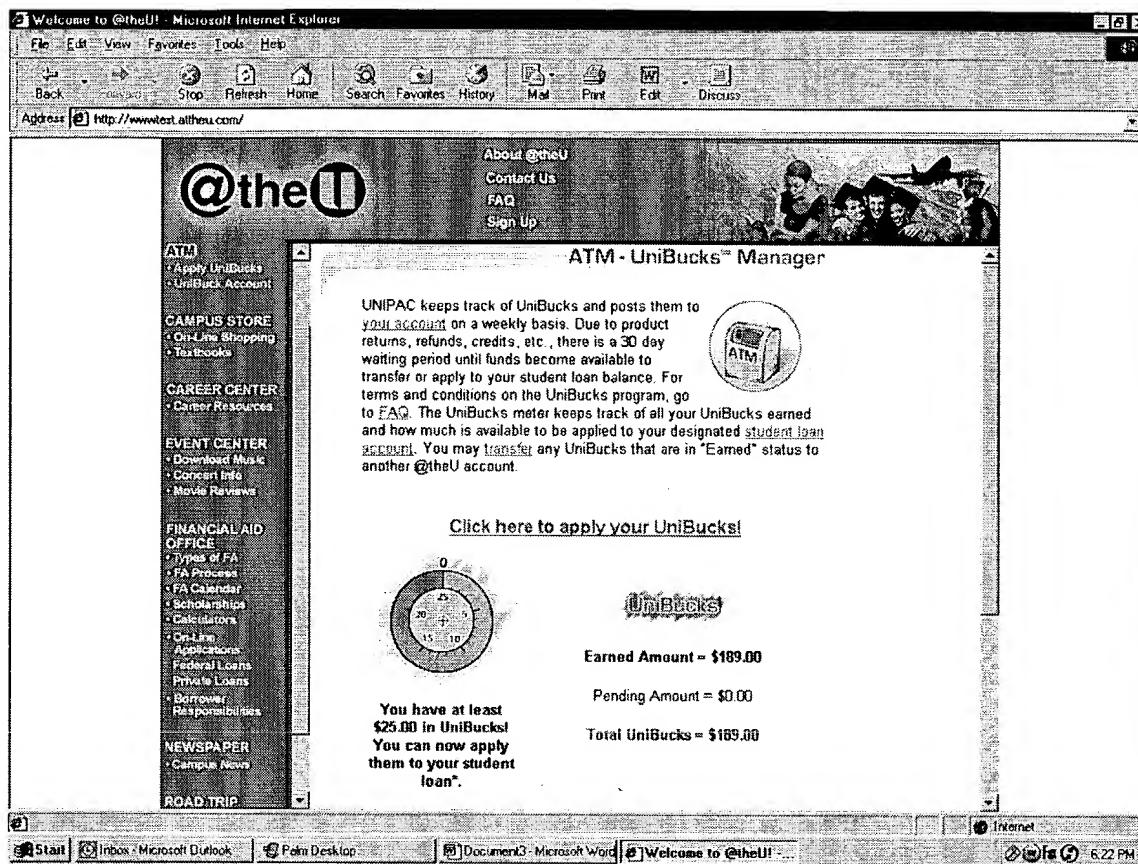
## @theU UniBucks Process



Members are required to sign in to access the ATM.

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## @theU UniBucks Process



ATM UniBucks Manager: Members can view their UniBucks account, student loan account, transfer UniBucks and view Frequently Asked Questions.

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## @theU UniBucks Process

Welcome to @theU - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://wwwtest.theu.com/

**@theU**

About @theU  
Contact Us  
FAQ  
Sign Up

**UniBucks™ Account**

The UniBucks account keeps track of your @theU<sup>SM</sup> Campus Store purchase history. UniBucks, pending and actual, are also displayed here.

Merchant	Date	Amount	Rate	UniBucks	Status
The Store	1/10/00	\$4,000.00	5.0%	\$200.00	Earned
test25	2/18/00	\$20.00		\$20.00	Transfer
test26	2/18/00	\$19.00		\$19.00	Transfer
Transfer	2/18/00	\$50.00		(\$50.00)	Transferred
				\$189.00	Earned
				\$0.00	Pending
				<b>Total UniBucks</b>	<b>\$189.00</b>

[Click here to apply your UniBucks!](#)



**Earned Amount = \$189.00**

Done Start Inbox: Microsoft Outlook Palm Desktop Documents3: Microsoft Word Welcome to @theU Internet 6:23 PM

The UniBucks account keeps track of the members @theU<sup>SM</sup> Campus Store purchase history. UniBucks, pending and actual, are displayed here.

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## @theU UniBucks Process

The screenshot shows a Microsoft Internet Explorer window displaying the @theU UniBucks Process website. The main content area is titled "UniBucks® Account". It displays a table of loans:

Type	Principal	Payment	Next Pmt. Due
Guaranteed	\$4,908.47	\$121.00	3/24/00

Below the table, there is a section for applying UniBucks to a loan. It includes a text input field labeled "UniBucks" containing "\$25.00" and a "Apply" button.

If you wish to apply your UniBucks to a different loan, please select your Servicer here.

A graphic of a clock face with numbers 0 through 20 is displayed, with the number 20 highlighted.

Earned Amount = \$189.00  
Pending Amount = \$0.00

You have at least \$25.00 in UniBucks!

At the bottom of the page, there is a toolbar with icons for Start, Inbox - Microsoft Outlook, Palm Desktop, Document3 - Microsoft Word, Welcome to @theU, and Internet. The time is shown as 6:24 PM.

Once the member has earned \$25 in UniBucks, they can be applied via the ATM section of @theU. If UniBucks are applied to a UNIPAC serviced loan, the member earns an additional 20% of the applied amount. If the member has a UNIPAC serviced loan, it is displayed here (shown above). They may also apply their UniBucks to a non-UNIPAC serviced loan by clicking on the Servicer link (shown above).

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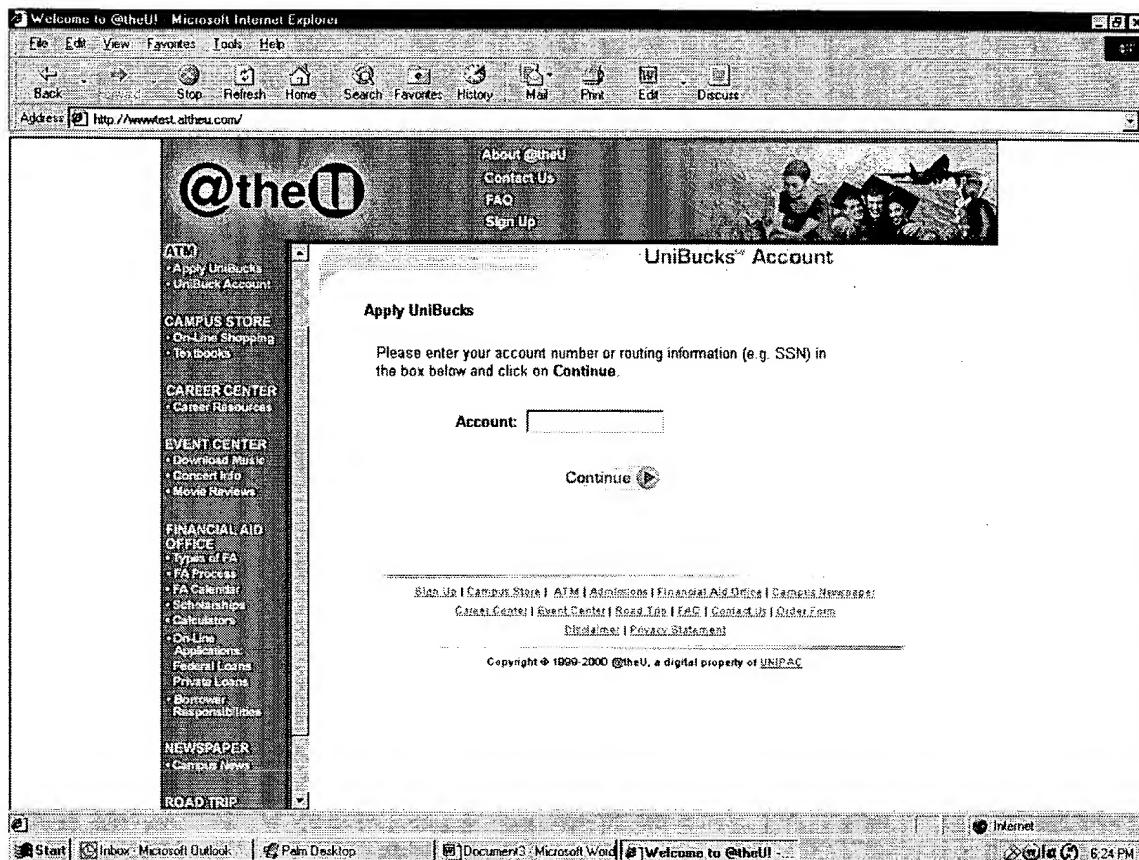
## @theU UniBucks Process

The screenshot shows a Microsoft Internet Explorer window titled "Welcome to @theU! Microsoft Internet Explorer". The address bar contains the URL "http://wwwtest.atheu.com/". The main content area displays the @theU website, specifically the "UniBucks™ Account" section. On the left, there is a vertical sidebar with links to various services: ATM, CAMPUS STORE, CAREER CENTER, EVENT CENTER, FINANCIAL AID OFFICE, NEWSPAPER, and ROAD TRIP. The right side of the page has a banner with three people and the text "UniBucks™ Account". Below the banner, there is a section titled "Apply UniBucks" with instructions: "Please select your servicer from the list below and click on Continue. If your servicer isn't in the list, or you normally mail your payment to a different address, [email us](#) and we'll add them." There is a form where "Name" is set to "AFSA Data Corporation" and "Address" is "Attn: Monetary Processing Department P.O. Box 7053 Utica, NY 13504-7053". A "Continue" button is present. At the bottom of the page, there is a footer with links to "Sign Up", "Campus Store", "ATM", "Admissions", "Financial Aid Office", "Various Merchandise", "Career Center", "Event Center", "Road Trip", "FAQ", "Contact Us", "Order Form", "Disclosures", and "Privacy Statement". The footer also includes the copyright notice "Copyright © 1999-2000 @theU, a digital property of UNIPAC". The taskbar at the bottom of the screen shows icons for Start, Inbox: Microsoft Outlook, Palm Desktop, Document3: Microsoft Word, Welcome to @theU, Internet, and Fax.

@theU members are provided with a list of servicers other than UNIPAC if they would like to apply their UniBucks to a student loan balance that is service elsewhere.

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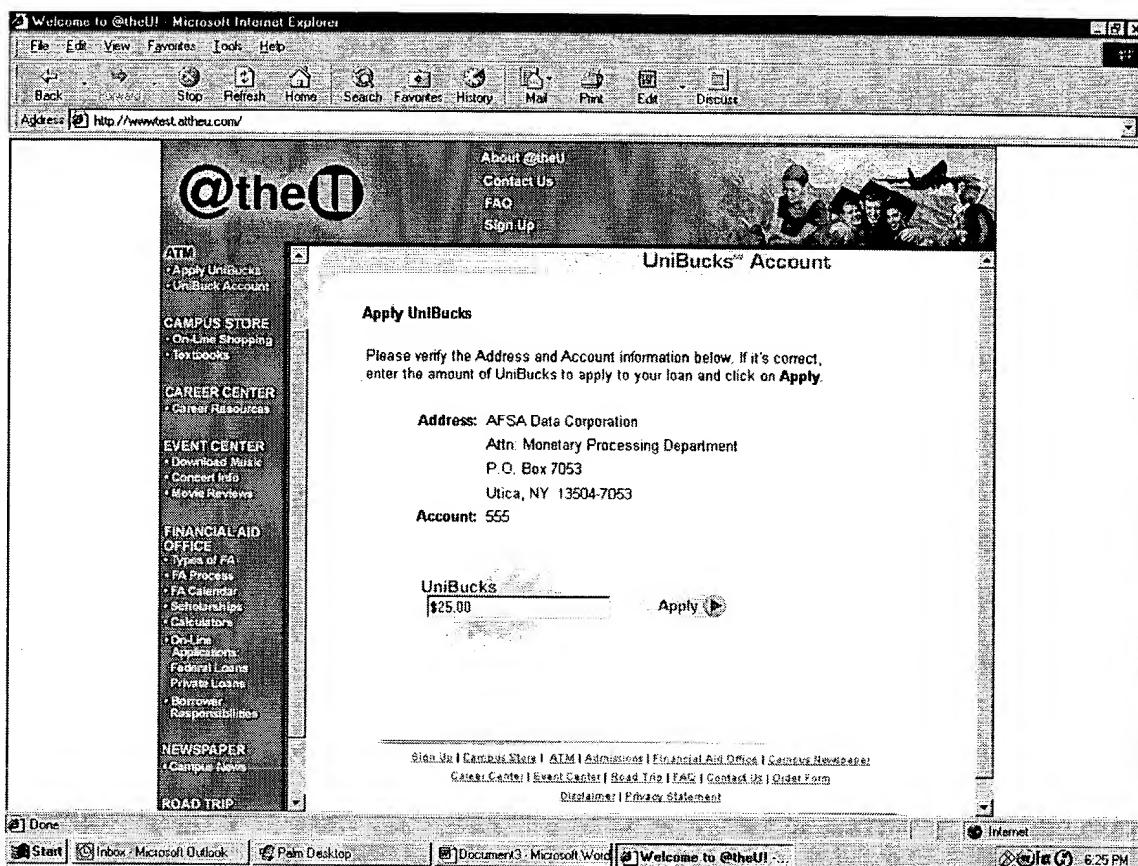
## @theU UniBucks Process



If the member is applying their UniBucks to a non-UNIPAC serviced loan, they are asked to enter their account number.

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## @theU UniBucks Process



Members are asked to verify the servicer address, account number and UniBucks amount before the payment is applied.

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## @theU UniBucks Process

Welcome to @theU! Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.test.theu.com/

**@theU**

About @theU  
Contact Us  
FAQ  
Sign Up

**UniBucks® Account**

You've Paid Down Your Student Loan!

You have successfully contributed \$25.00 towards your student loan!  
Please allow 14 business days for your payment to be processed.

Merchant	Date	Amount	Rate	UniBucks	Status
The Store	1/10/00	\$4,000.00	5.0%	\$200.00	Earned
test26	2/18/00	\$20.00		\$20.00	Transfer
test26	2/18/00	\$19.00		\$19.00	Transfer
Transfer	2/18/00	\$50.00		(\$50.00)	Transferred
Payment	3/29/00	\$25.00		(\$25.00)	Applied
				\$164.00	Earned
				\$0.00	Pending
			Total UniBucks	\$164.00	

[Click here to apply your UniBucks!](#)

0 25 20 15 10

UniBucks®

Done Internet Start Inbox - Microsoft Outlook Palm Desktop Document3 - Microsoft Word Welcome to @theU... 6:25 PM

Once the @theU member verifies that the information is correct, they are shown that their payment has been applied. At this time, UNIPAC will send a check for the redeemed amount to the servicer to credit the borrower's account.

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